

LOAN FUND BOARD OF IRELAND.

FORTY-FIRST
ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND,

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 91,

FOR 1878.

Presented to both Houses of Parliament by Command of Her Majesty.



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FORTY-FIRST ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of Loan Funds in Ireland during the past Year:—

County.	Number of Loans.	Amount advanced during the Year 1878.	Number of Loans in 1878.	Gross Profit.	Interest on Capital, Expenses of Management, Bad Debts, and Loss on Sales.	Net Loss.	Net Profit.
Antrim, . . .	1	£ 11,557	1,577	£ s. d. 253 6 5	£ s. d. 253 17 11	—	£ s. d. — 0 5
Armagh, . . .	—	—	—	—	—	—	—
Carlow, . . .	—	—	—	—	—	—	—
Cavan, . . .	1	15,136	1,093	252 2 5	245 16 5	—	106 13 6
Clare, . . .	1	9,080	533	63 4 4	66 7 1	1 3 9	—
Cork, . . .	7	25,619	3,358	755 2 2	683 3 9	17 11 1	82 9 6
Donegal, . . .	5	43,832	5,686	1,363 0 13	1,119 16 9	—	241 14 2
Down, . . .	—	—	—	—	—	—	—
Dublin, . . .	—	—	—	—	—	—	—
Fermanagh, . . .	7	76,835	11,316	2,123 1 4	1,610 0 6	—	513 12 11
Galway, . . .	1	—	—	—	—	—	—
Kerry, . . .	—	—	—	—	—	—	—
Kildare, . . .	9	5,378	1,953	229 8 8	230 10 7	1 31 6½	—
Kilkenny, . . .	4	6,719	1,838	199 15 8	186 8 3	3 7 6	23 13 3
King's, . . .	2	6,905	2,319	247 18 6	235 15 8	3 17 2	—
Lettin, . . .	1	5,450	1,296	127 15 1	109 13 11	—	24 6 2
Limerick, . . .	5	21,590	4,432	585 15 7	492 10 2	5 0 0	191 3 2
Londonderry, . . .	2	19,703	5,747	692 1 3	482 3 5	—	119 16 6
Longford, . . .	1	7,623	1,519	234 2 0	215 12 11	—	62 5 1
Louth, . . .	—	—	—	—	—	—	—
Mayo, . . .	—	—	—	—	—	—	—
Meath, . . .	1	5,450	1,157	159 19 10	142 7 10	—	5 11 2
Monaghan, . . .	—	—	—	—	—	—	—
Queen's, . . .	7	49,170	9,843	1,511 10 2	1,266 5 9	43 7 9	24 9 4
Roscommon, . . .	1	11,590	2,334	361 7 0	353 18 2	—	77 8 10
Sligo, . . .	5	17,810	4,368	617 17 5	510 11 2	—	107 6 3
Tipperary, . . .	7	59,867	14,709	2,970 14 5	1,379 13 10	—	457 0 5
Tyrone, . . .	19	51,163	14,213	2,564 5 11	2,340 14 4	61 16 5	135 7 0
Waterford, . . .	1	7,543	1,543	211 10 10	169 19 1	—	11 18 9
Wexmouth, . . .	2	7,845	1,754	255 0 3	234 5 0	—	51 14 3
Wexford, . . .	3	9,371	2,379	323 19 7	251 2 30	142 5 2	54 19 11
Wicklow, . . .	4	6, 39	1,383	229 4 1	251 13 4	9 0 2	65 10 11
Total, . . .	81	491,868	96,858	15,648 1 0	12,374 4 0	296 15 6½	2,390 38 6

The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Year.	—	No. of Stocks Transmitted Annual Amount	Amount Circulated.	Total Circulation.	Number of Loans granted, out of Flags received.	Total Number of Loans and Flags.	Net Profit apportioned to Share and Reserve Fund.	Total Profit.
			£	£			£	£
1838	In the Returns of	50	—	180,526	—	148,528	—	2,547
1839	these years the	105	—	816,473	—	352,469	—	11,647
1840	Loan Funds and	215	—	1,164,646	—	463,750	—	16,477
	Monte de Piété were not separately classified.							
1841	Loan Funds, 268	276	{ 1,428,696 41,035 }	1,500,533	{ 411,303 351,408 }	762,711	{ 14,858 — }	14,858
1842	Loan Funds, 304	307	{ 1,001,971 46,100 }	1,738,037	{ 488,703 393,985 }	782,687	{ 19,037 — }	19,067
1843	Loan Funds, 358	360	{ 1,430,903 30,978 }	1,681,841	{ 496,378 178,539 }	659,336	{ 14,146 — }	14,146
1844	Loan Funds, 350	363	{ 1,762,018 5,891 }	1,768,710	{ 486,307 42,632 }	550,830	{ 8,940 68 }	6,947
1845	Loan Funds, 393	399	{ 1,807,437 12,890 }	1,370,337	{ 507,333 85,313 }	592,036	{ 9,636 67 }	9,762
1846	Loan Funds, 350	355	{ 1,370,397 8,194 }	1,378,381	{ 470,291 48,792 }	519,083	{ 8,339 72 }	8,464
1847	Loan Funds, 338	332	{ 863,647 3,669 }	807,115	{ 231,101 23,556 }	252,657	{ — — }	—
1848	Loan Funds, 377	378	{ 717,865 1,089 }	719,134	{ 192,467 13,948 }	201,365	{ — — }	—
1849	Loan Funds, 366	361	{ 649,964 1,393 }	651,327	{ 175,073 9,452 }	186,125	{ 761 23 }	789
1850	Loan Funds, 332	333	{ 602,734 1,338 }	604,032	{ 182,233 8,696 }	197,334	{ 1,889 10 }	1,899
1851	Loan Funds, 323	324	{ 712,073 1,612 }	713,685	{ 191,656 5,951 }	200,011	{ 2,362 — }	2,362
1852	Loan Funds, 313	314	{ 739,916 1,430 }	740,960	{ 191,970 9,181 }	201,381	{ 9,962 14 }	9,974
1853	Loan Funds, 312	313	{ 842,836 1,938 }	844,011	{ 216,623 7,734 }	218,256	{ 9,873 0 }	9,883
1854	Loan Funds,*	315	—	870,024	—	266,917	0,258	7,593
1855	Loan Funds,	313	—	883,821	—	266,925	7,334	8,837
1856	Loan Funds,	315	—	917,086	—	262,426	5,975	9,523
1857	Loan Funds,	311	—	920,633	—	264,324	7,685	7,518
1858	Loan Funds,	311	—	930,170	—	266,369	6,714	7,459
1859	Loan Funds,	312	—	932,217	—	261,807	6,803	6,766
1860	Loan Funds,	310	—	917,737	—	198,365	3,797	6,363
1861	Loan Funds,	305	—	926,774	—	193,667	5,114	5,082
1862	Loan Funds,	305	—	919,460	—	186,327	3,294	3,860
1863	Loan Funds,	304	—	922,651	—	185,667	1,886	2,075
1864	Loan Funds,	28	—	630,331	—	147,816	1,642	1,834
1865	Loan Funds,	97	—	615,766	—	141,831	1,037	1,818
1866	Loan Funds,	94	—	617,491	—	134,447	1,545	1,716
1867	Loan Funds,	93	—	680,216	—	120,353	2,798	3,166
1868	Loan Funds,	90	—	681,657	—	129,974	3,068	3,366
1869	Loan Funds,	88	—	686,468	—	120,753	2,897	3,218
1870	Loan Funds,	88	—	695,422	—	121,678	2,836	3,144
1871	Loan Funds,	81	—	642,896	—	115,095	2,615	2,906
1872	Loan Funds,	78	—	624,821	—	108,722	2,775	2,981
1873	Loan Funds,	80	—	630,714	—	106,162	2,670	2,666
1874	Loan Funds,	80	—	642,648	—	107,173	2,817	2,907
1875	Loan Funds,	81	—	617,359	—	108,890	2,515	2,793
1876	Loan Funds,	82	—	617,016	—	102,030	2,427	2,656
1877	Loan Funds,	86	—	615,161	—	102,785	2,662	2,891
1878	Loan Funds,	81	—	491,833	—	99,838	2,150	2,595

* From 1854 Monte de Piété ceased to exist connected with Loan Funds.

From the gross amount of purely net profits by the 4th section of the Loan Fund Act, one-fourth of that amount was required to be applied annually to a reserve fund for the security of the debenture holders.

The number of Loan Funds in 1878 on Board's Register was 81, being 1 more than in the preceding year.

The circulation of Loan Funds throughout the country connected with the Board in 1878 amounted to £491,863; it fell short of that of the preceding year by the sum of £23,298.

The capital of Loan Funds actually working in 1878 amounted to £136,632; it fell short of that of the preceding year by the sum of £4,935.

The number of loans made in 1878 was 98,838; it fell short of that of the preceding year by 3,948.

The number of Notes sold by the Board in 1878, at 2d. each, was 102,700; it fell short of that of the preceding year by 3,700.

The produce of the sale of Notes in 1878 was £855 16s. 8d.; showing a decrease, as compared with that of 1877, of £30 16s. 8d.

The number of Debentures sold in 1878 by the Board, at 1s. each, was 150; the produce of the sale of which was £7 10s. There was a increase in the number sold, as compared with 1877, of 17, and in the produce of the sale, of 17s.

The Gross Profits derived from Local Societies from Discount, Fines, Sale of Application Papers and Cards, in 1878, amounted to £15,449 1s.; they fell short of the amount derived from the same sources in 1877 by £607 17s. 8d.

The amount of Fines (one of the above-named items) in 1878 was £4,112 9s. 11d.; they fell short of the amount derived from the same sources in 1877 by £102 13s. 1d.

The amount of Surplus Profits applied to charitable or useful purposes in the several localities of Loan Funds, in 1878, was £1,307 5s. 6d.; showing a decrease of such grants in that year, as compared with 1877, of £370 9s. 8d.

The Board's Income in 1878, derived from ordinary sources of Revenue, was—

Sale of Notes, Debentures, and Cards, ...	£863 15 11
Interest on Funds invested in Government Stock, ...	98 13 1
Total, ...	<u>£962 9 0</u>

The Ordinary Income of 1878 fell short of that of the preceding year by the sum of £29 19s. 11d.

The Board's Expenditure in 1878 was £833 5s. 4d.; it exceeded that of 1877 by the sum of £16 6s. 1d.

The total Income from above-mentioned sources being	£962 9 0
The total Expenditure	<u>833 5 4</u>
Excess of Income over Expenditure, ...	£129 3 8

It is to be observed that the decrease in Board's income necessarily follows the decrease in the operations of Loan Funds for many years past, and especially from the effects of the great famine which dates from the year 1845.

The total amount of Loan Fund Circulation throughout Ireland in 1843, when the Loan Fund Act, 6 and 7 Vic., cap. 91, came into operation, was £1,681,841.

In the year 1847, from the effects of the great famine in the intermediate years, the circulation had fallen to £867,115; and that vast falling off is mainly to be attributed to the mortality and emigration of that period.

For upwards of a quarter of a century from the date referred to, the falling off in the circulation of Loan Funds has continued to decrease, and in 1878 had fallen to its minimum amount, £491,863.

This very large decrease for some years past may be attributed partly to alteration for the better in the circumstances of that portion of the industrial and agricultural poor of Ireland, which constituted the borrower class of Loan Funds; it must, however, be largely ascribed to the practice which has been adopted by the Branch Banks throughout the country to a considerable extent of issuing loans so low as £10, and even £5, to borrowers of the class of small farmers and dealers on a small scale, who could only heretofore get loans of such small amounts from Loan Funds.

The continued decrease in the income of the Board for several years past having induced the Commissioners to call the attention of Government to the fact, and the result of enquiries by the Board of the several Managers of Loan Funds throughout the country having led to the adoption of the alteration made in the price charged for Promissory Note forms, the introduction of an amended Act of Parliament, 35 and 36 Vict., Chap. 17, date 27 June, 1872, was determined on, whereby the price of said notes was raised from 1*d.* to 2*d.* each. This increase there is reason to believe will suffice in future to meet the expenditure of the Board.

(Signed)

RICHARD R. WINGFIELD, J.P.

PATRICK SWEETMAN, J.P.

JOHN LENTAGNE, C.B.

TALBOT DE MALAHIDE, D.L.

ERNE, K.P.

W. H. F. COGAN, F.C., M.P.

T. MAXWELL HUTTON, J.P.

WALTER SWEETMAN, J.P.

THOMAS HINCKES, A.M.

H. TARPET, HIGH SHERIFF.

(Countersigned)

RICHARD ROBERT MADDEN, *Secretary*.

21st February, 1879.

APPENDIX.

APPENDIX

SUMMARY TABLE, exhibiting the Operations of the

Counties.	Number of Estates Subject to the Act of 1854.	Amount of Capital in the Trusts on 1st Decem- ber, 1854.	Amount of Capital in the Trusts on 31st Decem- ber, 1855.	Total Amount Invested in 1855.	Number of Leases Made in 1855.	Sum in Borrowers' Funds on 31st Decem- ber, 1855.	Sum in Trustees' Funds on 31st Decem- ber, 1855.	Amount of Dividends Paid in 1855.	Amount of Fines received in 1855.
		£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, . . .	1	4,331	4,597	11,337	1,677	3,604 4 0	1,523 7 9	153 19 0	37 14 0
Armagh, . . .	—	—	—	—	—	—	—	—	—
Carlow, . . .	—	—	—	—	—	—	—	—	—
Cavan, . . .	1	4,111	4,097	14,108	2,004	3,812 8 0	287 9 3	235 6 0	84 10 8
Clare, . . .	1	542	613	2,069	562	492 4 0	46 11 7	82 7 4	8 10 10
Cork, . . .	7	4,308	6,114	22,619	5,368	6,123 1 0	1,163 14 6	448 9 4	256 6 1
Down, . . .	5	15,166	12,927	42,853	8,038	11,838 16 0	1,299 16 5	945 1 6	374 12 8
Dublin, . . .	—	—	—	—	—	—	—	—	—
Fermanagh, . .	7	19,961	19,814	76,932	11,546	19,124 2 0	816 5 7	1,573 8 7	460 0 8
Galway, . . .	1	—	—	—	—	—	—	—	—
Kerry, . . .	—	—	—	—	—	—	—	—	—
Kildare, . . .	2	1,518	1,496	6,378	1,081	1,309 18 0	204 14 1	135 8 4	62 10 11
Kilkenny, . . .	4	1,380	1,961	8,719	1,806	1,304 1 0	101 9 1	95 0 4	84 1 5
King's, . . .	2	2,193	2,161	6,903	2,210	2,165 8 0	14 17 9	138 2 8	95 10 7
Leitrim, . . .	1	1,483	1,449	5,436	1,376	1,428 8 0	21 4 7	90 18 8	26 0 0
Limerick, . . .	5	7,286	6,252	22,800	4,432	6,038 18 0	2,195 17 7	363 7 11	121 11 6
Londonderry, .	2	4,715	4,611	16,783	3,747	4,684 15 0	17 10 8	409 14 8	143 7 1
Louth, . . .	1	2,343	2,385	7,323	1,510	2,133 3 0	266 11 1	502 13 3	68 2 1
Mayo, . . .	—	—	—	—	—	—	—	—	—
Monaghan, . .	—	—	—	—	—	—	—	—	—
Monaghan, . .	—	—	—	—	—	—	—	—	—
Queen's, . . .	7	11,961	11,086	40,176	9,648	10,357 11 0	1,531 10 3	766 12 6	404 4 5
Roscommon, . .	1	3,547	3,545	11,590	2,264	3,481 10 0	43 18 6	230 7 4	79 14 2
Sligo, . . .	2	5,042	4,832	17,630	4,206	4,407 19 0	625 11 11	401 17 11	179 6 0
Tipperary, . .	7	16,083	15,584	59,967	14,766	15,907 19 0	1,032 12 4	1,370 12 5	684 4 5
Tyrone, . . .	12	25,613	24,863	81,103	14,210	24,781 9 0	783 3 8	1,500 0 3	592 12 9
Waterford, . .	1	1,675	1,472	7,349	1,548	1,621 8 0	31 11 10	120 16 4	73 17 0
Westmeath, . .	2	2,276	2,371	7,845	1,734	2,505 15 0	65 18 3	175 7 8	66 0 5
Wexford, . . .	3	2,822	2,556	9,371	1,579	2,786 9 0	18 1 8	185 1 3	111 6 1
Wicklow, . . .	4	1,882	1,837	6,239	1,383	1,594 0 0	247 7 3	108 19 7	75 16 3
Total, . . .	81	145,034	136,632	491,848	98,638	128,963 0 0	12,801 17 0	10,394 10 10	4,112 9 11

(A) No. 1.

Loan Fund System during the Year 1878.

Gross Profit, being the Total Amount received for Discounts, Fees, and Commissions on Application Papers, in 1878.	Total Paid as Salaries and Wages during 1878	Number of Paid Salaries employed.	Total Expenses of Management, including Salaries or Wages and Loss on Notes, during 1878.	Amount of Interest paid for Capital.	Number of Depositors (amount of all Capital).	Net Loss of 1878, after Payment of all Interest, and all Expenses, and Commission on all Notes.	Net Profit of 1878, after Payment of Interest, and all Expenses, and Commission on all Notes.	Amount of all Notes issued in 1878.	Amount actually expended for Charitable or useful Local Purposes in 1878.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
285 6 5	230 0 0	2	208 17 11	—	—	—	26 5 6	—	50 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
382 2 5	113 0 0	3	138 8 4	101 2 11	11	—	106 13 0	6 0 0	—
65 4 4	36 0 0	1	45 11 1	50 16 0	7	1 2 9	—	—	—
765 2 2	306 14 0	13	498 5 1	127 14 8	31	17 11 1	80 9 4	57 4 0	115 0 0
1,362 0 11	324 7 0	12	710 0 10	406 15 11	147	—	241 14 2	3 0 0	149 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
2,123 1 4	614 0 0	20	857 8 6	757 4 11	101	—	512 11 11	45 16 0	348 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
229 8 0	122 16 6	5	103 1 1	53 2 6	5	1 11 8	—	14 18 0	19 3 0
190 13 0	124 16 0	9	140 5 11	40 2 4	13	8 7 6	18 12 5	—	21 8 10
249 18 6	184 1 0	7	244 14 0	14 1 8	6	8 17 2	—	—	59 0 0
127 18 1	50 0 0	1	59 8 0	44 4 11	10	—	24 5 2	—	—
588 15 7	350 4 0	13	424 11 0	67 0 2	8	5 0 0	161 2 5	0 19 0	5 0 0
602 1 9	278 8 0	5	337 19 1	145 4 2	24	—	118 18 6	—	49 10 0
284 2 0	108 0 0	3	138 14 5	88 5 8	16	—	40 3 1	—	20 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
180 19 0	70 0 0	2	87 17 10	67 10 0	3	—	5 11 2	—	—
—	—	—	—	—	—	—	—	—	—
1,311 10 2	585 12 0	16	783 1 7	446 13 2	99	42 7 9	99 2 4	56 11 0	75 7 8
361 7 0	145 0 0	3	188 14 10	95 3 4	18	—	77 8 10	—	—
617 17 5	284 0 0	10	542 12 9	173 18 5	33	—	101 6 3	—	14 0 0
2,076 14 5	900 19 0	22	1,138 8 11	385 10 11	63	—	497 0 5	60 14 0	200 0 0
2,664 5 11	1,273 6 2	32	1,384 6 9	944 7 7	203	61 15 5	183 7 0	12 0 0	69 16 0
211 10 10	120 0 0	3	151 3 7	46 0 6	12	—	11 18 9	2 8 0	15 10 0
206 0 3	145 0 0	3	164 4 6	40 1 6	11	—	51 14 3	—	45 0 0
323 19 7	241 0 0	7	367 19 9	51 1 1	23	142 3 2	34 19 11	2 2 0	45 8 1
259 4 1	148 10 0	11	182 15 8	48 17 8	40	8 0 2	35 10 11	—	37 1 11
15,449 1 0	7,035 15 8	194	8,529 15 0	4,122 10 0	900	506 15 6	2,385 15 6	241 10 0	1,307 5 6

(A) No. 2.

31st December, 1878, as rendered to the LOAN FUND BOARD.

whereof up to those printed in CAPITALS have been cleared, by order of the Board, on account of Irregularities in the Management.

Grants made, being the Total Amount received for Grants, Loans, and Charities, or Applications for Papers, in 1878.	Total Paid as Salaries or Wages during 1878.	Number of total Services supplied.	Total Expenses of Administration, including salaries and Wages paid to Clerks in 1878.	Amount of Interest paid for Capital.	Number of Deposits made during 1878.	Net Loss of 1878 (if any), after payment of Expenses, and deduction of Net Profit.	Net Profit of 1878 (if any), after payment of Expenses, and deduction of Net Loss.	Amount of Debt cleared in 1878.	Amount actually expended for Grants, Loans, & Charities in 1878.	MANAGEMENT OFFICERS & TREASURERS.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
285 6 8	230 0 0	2	258 17 11	-	-	-	26 8 8	-	50 0 0	John Elst, Esq.
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
352 2 5	113 0 0	3	135 3 4	101 9 2	11	-	106 12 0	6 0 0	-	Robt. J. Conboy, Esq., J.P.
55 4 4	50 0 0	1	45 11 1	50 15 0	7	1 2 8	-	-	-	Frederick Morris, Esq., J.P.
50 10 7	31 17 0	2	31 17 0	-	-	-	7 16 1	-	-	Rev. W. M. Woodley.
30 17 5	24 0 0	1	25 0 2	-	-	-	9 17 8	-	-	James E. Scott, Esq.
250 18 7	36 5 0	3	54 8 3	45 4 10	9	-	21 7 8	-	-	Miss C. Wilson.
285 8 7	52 12 0	2	78 2 0	60 12 0	16	-	4 15 7	50 0 0	115 0 0	Very Rev. R. E. Cane
523 18 2	112 0 0	3	145 10 1	-	-	-	57 8 1	-	-	Domine, &c.
135 10 3	63 0 0	2	93 15 7	28 7 4	21	-	3 7 10	4 0 0	-	W. C. Fyfe, Esq.
58 0 1	50 0 0	1	37 18 3	-	-	17 11 1	-	37 18 0	-	Very Rev. P. D. O'Sullivan, P.P.
753 9 2	395 14 0	13	486 3 1	107 16 0	21	17 11 1	80 0 0	37 4 0	115 0 0	R. W. Aldworth, Esq.
227 7 1	115 0 0	2	148 12 8	105 11 10	34	-	75 8 7	-	-	John Deaherty, Esq.
287 10 10	220 0 0	2	184 18 0	181 5 9	36	-	47 5 1	3 0 0	15 0 0	Robert Moore, Esq.
106 0 4	94 0 0	2	127 4 11	11 11 8	7	-	47 14 2	-	113 0 0	J. R. Boyd, Esq., J.P.
274 13 3	60 7 0	2	139 14 5	124 0 0	35	-	49 12 4	-	-	Patrick Lyons, Esq., J.P.
166 3 5	113 0 0	1	130 3 1	35 0 0	44	-	51 1 11	-	24 0 0	Major Montgomery.
1962 0 11	554 7 0	32	710 9 10	400 10 11	147	-	841 14 2	3 0 0	140 0 0	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
908 12 0	149 9 5	6	275 17 5	235 15 5	24	-	362 10 0	26 8 0	330 0 0	W. J. Sarsfield, Esq., J.P.
947 1 0	100 0 0	2	119 4 11	90 15 0	20	-	21 17 1	-	-	Patrick Maguire, Esq.
272 12 7	120 0 0	2	164 0 11	60 15 0	11	-	38 10 2	-	-	Mr. Andrew Allan.
524 9 1	94 0 0	4	107 10 2	84 15 7	20	-	60 0 4	21 8 0	-	Edward Arnold, Esq., J.P.
170 11 4	102 0 0	3	116 7 10	44 13 2	7	-	46 19 4	-	19 0 0	Thomas Arnold, Esq., J.P.
267 15 4	53 0 0	2	48 18 2	31 4 2	19	-	128 13 0	-	-	J. G. V. Foster, Esq.
5,135 1 4	524 0 0	30	587 8 6	707 4 11	105	-	512 31 11	45 15 0	548 0 0	Mr. James Deary.
-	-	-	-	-	-	-	-	-	-	-
228 8 0	128 16 6	5	150 1 1	58 2 0	5	1 11 63	-	16 16 0	10 8 0	Henry Hanson, Esq.
228 8 0	128 16 6	5	150 1 1	58 2 0	5	1 11 63	-	16 16 0	10 8 0	Rev. R. W. Dagget.

Appendix (A) No. 2.—Statement of Accounts of Loan Funds for the Year

Company and Name of Loan Fund.	Amount of Capital in Loan Fund at 31st Dec. 1909.	Of which is held in loan of interest, being Overdrafts, or advances of money, payable by the borrower.	Actual Amount of Capital working at 31st Dec. 1909.	Total Amount Guaranteed by 31st Dec. 1909.	Amount loaned on Weekly Loans.	Number of Loans repaid in 1909.	Average Amount of each Loan.	Amount of Capital repaid in 1909.	Sum in Borrowers' hands on 31st Dec. 1909, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st Dec. 1909.	Amount of Discount provided in 1909.	Amount of Discount provided in 1909.
Kilmorey.	£	£	£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Coffee, . . .	679	997	920	9,081	—	880	3 18 0	1 8	580 7 0	78 10 6	48 7 0	34 5 0
Edison, . . .	584	130	104	400	—	320	4 5 0	3 5	97 27 0	100 9 11	4 12 4	7 1 5
Stonemason, . . .	180	—	170	692	—	330	3 17 0	1 5	370 0 0	0 11 30	39 7 4	7 10 7
Thomson, . . .	514	501	504	1,788	—	571	3 10 0	1 5	530 17 0	5 12 30	38 18 6	34 15 7
	1,956	748	1,501	9,710	—	1,901	—	—	1,361 1 0	181 9 1	10 6 4	64 1 5
Knox's Co.												
Cash, . . .	867	704	600	3,895	1,844	1,062	3 5 0	1 30	650 0 0	0 17 7	67 10 0	38 11 3
Tullamore, . . .	1,565	1,365	1,331	3,800	—	982	3 3 0	1 0	1,023 10 0	34 6 2	50 9 8	70 5 4
	2,432	2,069	2,131	6,695	1,844	2,044	—	—	2,373 0 0	34 17 9	118 9 8	108 16 7
Larne.												
Annals, . . .	1,455	444	1,410	5,450	5,450	1,370	4 7 0	1 0	1,400 0 0	21 4 7	00 10 8	38 6 0
Larne.												
Adelaide, . . .	1,321	550	1,008	2,427	1,714	600	5 0 0	1 4	1,100 10 0	34 18 1	50 15 0	35 12 1
Ballymore, . . .	620	502	505	2,839	540	700	3 30 0	1 0	650 16 0	125 8 3	75 4 5	85 3 11
Orkney, . . .	1,301	1,361	1,180	5,245	880	600	0 10 0	1 0	600 10 0	204 0 0	00 11 8	5 27 0
Lincoln Industrial, . . .	1,601	1,500	1,207	4,930	—	318	0 12 0	3 0	303 10 0	282 11 0	75 9 4	14 17 4
Lincoln Ferry and Fisheries, . . .	2,400	2,401	1,630	7,000	—	1,037	4 0 0	1 10	1,632 10 0	783 19 9	130 7 0	40 0 5
	7,908	6,258	6,300	20,560	2,414	4,414	—	—	4,730 10 0	2,103 17 7	385 7 11	221 11 6
Larne.												
Larne, . . .	4,715	1,015	4,811	10,100	8,504	3,547	8 0 0	1 0	4,681 15 0	17 10 6	400 10 0	303 7 1
Larne.												
Edinburgh, . . .	2,342	722	2,385	7,500	5,888	1,018	5 0 0	1 0	2,125 3 0	308 11 1	202 13 0	09 2 1
Larne.												
Larne, . . .	—	—	—	—	—	—	—	—	—	—	—	—
Larne.												
Larne, . . .	—	—	—	—	—	—	—	—	—	—	—	—
Larne.												
Larne, . . .	1,508	528	1,377	5,430	—	1,357	4 15 0	1 7	1,148 8 0	010 0 0	00 10 0	00 10 8
Larne.												
Larne, . . .	—	—	—	—	—	—	—	—	—	—	—	—
Queen's Co.												
Albany, . . .	1,804	444	1,080	6,000	2,988	1,500	4 10 0	1 8	1,571 10 0	100 0 5	188 6 4	31 11 1
Dunrobin, (New), . . .	2,417	455	2,131	6,751	5,100	1,700	3 17 0	1 4	1,823 6 0	400 17 4	178 11 2	35 2 2
Marathon, . . .	1,220	588	1,088	3,500	—	1,140	3 0 0	1 30	900 0 0	307 19 7	60 5 4	40 17 4
Monmouth, . . .	1,737	881	1,022	7,464	—	1,805	4 10 0	1 3	1,702 0 0	—	125 8 0	78 0 5
Monmouth, . . .	1,833	498	1,037	5,142	—	1,031	4 17 0	1 3	1,040 10 0	310 19 8	110 3 0	42 10 7
Portlough, . . .	2,480	106	1,204	5,870	—	1,491	4 2 0	1 4	1,055 10 0	227 10 10	97 10 4	84 10 8
Tinahan, . . .	504	603	504	2,464	—	803	4 2 0	1 8	621 2 0	123 8 7	57 1 4	10 3 8
	11,001	2,780	11,350	40,170	9,048	8,640	—	—	10,307 11 0	1,831 20 8	788 20 0	631 4 0
Roscommon.												
Adrian, . . .	2,547	1,601	2,545	11,500	6,182	2,204	5 0 0	1 5	2,401 10 0	83 18 6	859 7 4	70 14 0
Roscommon.												
Roscommon, . . .	1,505	708	1,010	5,000	—	1,700	3 5 0	1 1	1,000 3 0	510 5 10	88 18 4	59 10 3
Dunrobin, . . .	1,545	881	1,112	4,414	4,470	1,648	2 10 0	1 1	1,379 4 0	60 2 0	125 10 0	50 18 9
Sligo, . . .	1,715	443	1,060	6,562	2,500	1,283	4 0 0	1 6	1,642 11 0	65 4 1	124 8 10	93 8 0
	5,022	1,780	4,868	17,000	2,410	4,528	—	—	4,407 19 0	635 11 11	401 19 11	170 6 4

* Notes.—The Report has not been forwarded as det. of closing tables.

ending 31st December, 1878, as rendered to the LOAN FUND BOARD—continued.

Open Profit, being the Total Amount received for Bonds, Fines, and Com. or Appropriation Payable, in 1878.	Total Paid as Salaries or Wages during 1878.	Number of Total debtors supplied.	Total Expenses of Salaries, and other expenses, and Loss on Bills in 1878.	Amount of Interest paid for Capital.	Number of Shares issued and Capital.	Net Loss of 1878 of any of the amounts of the above all Expenses, and not set off by the above.	Net Profit of 1878 of any of the amounts of the above all Expenses, and not set off by the above.	Amount of Bills drawn in 1878.	Amount actually Expended for Capital in 1878.	Balance Forwarded Transferred.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
67 4 3	34 0 0	3	61 11 7	15 15 0	4	-	0 17 10	-	14 16 10	M. R. Ward, Esq., re. John Blakett, Esq. Mrs. Sarah Flood. Mrs. Archib. Thacker.
14 0 4	21 6 0	3	22 15 10	-	-	8 7 0	-	-	-	
20 5 9	12 10 0	3	13 11 7	6 10 3	4	-	6 0 8	-	9 10 0	
56 17 8	37 0 0	6	48 8 11	14 15 2	-	-	11 12 7	-	-	
150 15 0	124 15 0	3	140 5 11	45 5 4	10	8 7 6	15 12 0	-	24 8 10	
101 11 5	52 1 0	3	134 4 10	14 1 8	0	0 15 1	-	-	-	Levin F. Goodbody, Esq. Richard Wain, Esq.
125 7 1	100 0 0	4	120 9 2	-	-	5 2 1	-	-	50 0 0	
223 18 0	156 1 0	7	244 14 0	14 1 8	0	2 17 2	-	-	50 0 0	
187 18 1	90 0 0	1	59 8 0	44 4 11	30	-	24 5 2	-	-	Mr. James Reynolds.
66 0 3	45 0 0	2	47 13 1	27 8 6	5	-	12 8 8	0 19 0	-	Rev. James Sullivan. Charles Towler, Esq. John E. Mosey, Esq. Rev. Daniel Fitzgerald.
118 11 10	45 0 0	3	32 4 7	39 11 0	2	-	27 10 7	-	-	
68 9 0	40 0 0	2	34 0 4	-	-	-	5 8 8	-	5 0 0	
110 17 8	112 4 0	3	124 17 8	-	1	5 0 0	-	-	-	Edward Pitt, Esq.
108 11 10	100 0 0	5	142 10 4	-	-	-	55 10 3	-	-	
305 13 7	350 4 0	18	424 11 0	67 0 2	8	5 0 0	201 3 3	0 19 0	5 0 0	
-	-	-	-	-	-	-	-	-	-	
600 1 0	428 8 0	5	307 19 1	140 4 2	34	-	138 10 6	-	42 10 4	Sir W. B. Holmes, Esq. J. J. Joyce, Esq.
-	-	-	-	-	-	-	-	-	-	
554 2 0	303 0 0	3	179 14 3	60 6 6	16	-	25 8 1	-	90 0 4	Rev. W. H. Ligon.
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
100 19 0	70 0 0	2	87 17 10	57 10 6	8	-	5 11 2	-	-	Thomas Radcliffe, Esq.
-	-	-	-	-	-	-	-	-	-	
190 8 8	90 0 0	2	125 14 2	60 0 6	10	-	4 14 7	1 10 0	3 7 8	John Lyster, Esq., re. E. M. Harman, Esq., re. John Wright, Esq., re. Anthony Finn, Esq. William Roe, Esq. Very Rev. J. Walsley. William Edge, Esq.
441 12 6	115 0 0	2	371 12 6	89 8 8	26	-	50 4 8	-	23 0 0	
120 2 10	80 0 0	2	301 11 6	34 15 0	7	24 5 8	-	17 17 0	50 0 0	
806 1 11	38 0 0	3	108 7 7	72 6 7	17	-	17 6 11	-	-	
355 7 4	80 0 0	1	104 30 3	57 10 8	12	-	6 5 1	-	-	
186 0 0	97 12 0	4	115 10 4	101 3 0	35	30 4 1	-	-	-	
149 17 10	40 0 0	1	59 7 7	18 0 2	2	-	11 17 1	17 4 8	-	
1,211 10 9	585 12 0	15	755 1 7	440 13 3	99	42 7 8	90 2 4	30 11 0	70 7 8	
581 7 0	125 0 0	5	186 14 10	25 0 4	18	-	77 8 10	-	-	John McDonnell, Esq.
355 0 0	98 0 0	4	183 10 5	48 4 1	34	-	2 14 8	-	-	Mr. F. P. Collins. Robert Crawford, Esq. George Leach, Esq.
245 10 0	95 0 0	3	315 18 2	41 7 1	39	-	40 4 0	-	14 0 0	
396 18 0	68 0 0	3	312 4 2	61 7 3	8	-	21 0 9	-	-	
617 17 5	284 0 0	10	342 19 9	170 18 5	53	-	101 0 3	-	14 0 0	

ending 31st December, 1878, as rendered to the LOAN FUND BOARD—continued.

Gross Profit, being the Total Amount received for Interest, Dividends, and other sources, in 1878.	Total Profit, as Balance or Wages ending 1878.	Number of Paid Dividends and other sources, in 1878.	Total Expenses of Management, including salaries or Wages, and other sources in 1878.	Amount of Interest paid for Capital.	Number of Depositors making said Capital.	Net Loss of 1878 (if any) after payment of Expenses, and deducting any Bad Debts.	Net Profit of 1878 (if any) after payment of Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Bank in 1878.	Amount actually expended for Charitable Purposes in 1878.	Remarks Concerning Transactions.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
234 8 11	135 8 0	3	122 11 8	40 0 0	5	—	21 15 8	—	—	Mr. James Stacey, Esq.
118 18 4	78 0 0	2	97 15 4	15 4 10	7	—	8 10 8	—	—	John D. Trench, Esq.
437 13 0	170 0 0	4	217 8 0	—	1	—	204 0 0	10 1 0	—	Patrick Maher, Esq.
154 22 4	96 0 0	3	107 9 7	38 1 8	4	—	39 1 1	—	20 0 0	John McCarthy, Esq.
304 0 0	180 0 0	3	208 4 6	56 0 5	8	—	39 12 0	—	30 0 0	Mr. James Evans, Esq.
508 4 7	150 0 0	2	171 11 7	178 9 5	16	—	361 3 7	—	—	Timothy Maher, Esq.
823 18 8	104 11 0	4	880 10 8	54 9 7	12	—	42 8 0	44 13 0	150 0 0	Mr. John Ryan.
3,270 14 5	809 10 0	22	1,155 6 11	395 13 11	63	—	437 0 0	61 14 0	260 0 0	
260 3 11	115 0 0	2	147 11 7	78 1 0	16	—	56 10 7	—	—	Oliver M. Hinch, Esq.
202 14 3	100 3 4	3	170 10 8	81 3 4	19	—	40 0 0	—	30 0 0	Rev. H. Drury, Esq.
150 10 8	64 0 0	2	97 8 1	70 18 8	13	28 7 1	—	—	—	Mr. Thos. M. Loughlin, Esq.
150 17 7	60 0 0	2	70 18 8	93 18 6	7	10 17 1	—	12 0 0	—	Robert McCarthy, Esq.
808 3 8	120 0 0	2	141 11 1	33 4 2	11	—	37 8 8	—	12 14 0	Mr. Andrew Moffatt, Esq.
227 17 11	110 0 0	3	138 8 7	83 10 1	34	—	10 4 2	—	—	William Barry, Esq.
21 0 7	10 10 0	2	35 16 4	4 18 4	8	0 7 1	—	—	—	Mr. Alexander Macrae, Esq.
314 4 10	350 0 0	3	190 8 11	151 9 6	36	0 17 7	—	—	—	Rev. Robert G. Donnell, Esq.
230 23 1	150 0 0	2	180 23 0	107 9 0	14	—	0 18 1	—	—	Mr. Andrew Graham, Esq.
146 23 8	145 0 0	2	108 5 4	58 10 0	0	25 6 7	—	—	—	Robert Hunt, Esq., M.P.
520 0 8	90 0 0	2	122 11 5	98 18 3	10	—	15 8 0	—	—	Samuel Davis, Esq.
530 5 0	110 0 0	3	130 32 7	95 3 25	20	—	0 3 7	—	—	William Barry, Esq.
1,664 5 11	1,075 6 2	21	1,084 6 9	814 7 7	200	63 15 5	140 7 0	12 0 0	69 18 0	
211 10 10	110 0 0	2	150 3 7	40 0 6	21	—	11 19 8	2 8 0	15 10 0	T. E. Deane, Esq.
824 0 3	145 0 0	3	134 4 5	40 1 0	11	—	31 14 8	—	45 0 0	W. C. Chubb, Esq.
107 10 10	88 0 0	3	184 18 2	0 10 5	6	2 13 10	—	—	—	Mr. John Conolly.
808 10 3	100 0 0	2	227 0 8	61 13 8	20	—	34 10 11	2 2 0	33 5 1	Philip M. Cooke, Esq.
10 6 0	85 0 0	2	80 0 10	0 10 0	2	133 0 4	—	—	—	Rev. Patrick Conna, Esq.
223 19 7	341 0 0	7	207 19 8	23 1 1	23	140 3 2	34 12 11	8 8 0	35 8 1	Mr. Joseph Anford, Esq.
20 10 0	37 10 0	1	37 16 8	8 0 1	14	5 13 4	—	—	—	Mr. Peter Douglas, Esq.
70 10 0	45 0 0	4	32 6 0	14 10 4	16	1 7 10	—	—	1 15 0	Michael Foster, Esq., M.P.
70 0 0	30 0 0	2	43 0 6	7 9 0	5	—	35 10 4	—	20 0 0	Mr. Mervin Esq.
60 4 8	30 0 0	2	38 0 0	18 4 2	5	—	9 10 5	—	10 0 0	Rev. Robert Dwyer.
230 4 1	148 10 0	11	188 15 8	48 17 8	40	8 0 2	35 10 11	—	37 1 11	

Recommender of Essay: *Thomas Connors, Jr.*, editor of the *Native Food Journal of Ireland*, since the Year 1847.

[illegible]

No. of Treasury Bill.	Particulars.	Date.	To what account.	No. of Bill.	Amount.	Date.	To what account.	No. of Bill.	Amount.	Date.	To what account.
100	Capital and Reserve.	1880	1880	100	100	1880	100	100	1880	100	100
101	1880	1880	1880	101	101	1880	101	101	1880	101	101
102	1880	1880	1880	102	102	1880	102	102	1880	102	102
103	1880	1880	1880	103	103	1880	103	103	1880	103	103
104	1880	1880	1880	104	104	1880	104	104	1880	104	104
105	1880	1880	1880	105	105	1880	105	105	1880	105	105
106	1880	1880	1880	106	106	1880	106	106	1880	106	106
107	1880	1880	1880	107	107	1880	107	107	1880	107	107
108	1880	1880	1880	108	108	1880	108	108	1880	108	108
109	1880	1880	1880	109	109	1880	109	109	1880	109	109
110	1880	1880	1880	110	110	1880	110	110	1880	110	110
111	1880	1880	1880	111	111	1880	111	111	1880	111	111
112	1880	1880	1880	112	112	1880	112	112	1880	112	112
113	1880	1880	1880	113	113	1880	113	113	1880	113	113
114	1880	1880	1880	114	114	1880	114	114	1880	114	114
115	1880	1880	1880	115	115	1880	115	115	1880	115	115
116	1880	1880	1880	116	116	1880	116	116	1880	116	116
117	1880	1880	1880	117	117	1880	117	117	1880	117	117
118	1880	1880	1880	118	118	1880	118	118	1880	118	118
119	1880	1880	1880	119	119	1880	119	119	1880	119	119
120	1880	1880	1880	120	120	1880	120	120	1880	120	120
121	1880	1880	1880	121	121	1880	121	121	1880	121	121
122	1880	1880	1880	122	122	1880	122	122	1880	122	122
123	1880	1880	1880	123	123	1880	123	123	1880	123	123
124	1880	1880	1880	124	124	1880	124	124	1880	124	124
125	1880	1880	1880	125	125	1880	125	125	1880	125	125
126	1880	1880	1880	126	126	1880	126	126	1880	126	126
127	1880	1880	1880	127	127	1880	127	127	1880	127	127
128	1880	1880	1880	128	128	1880	128	128	1880	128	128
129	1880	1880	1880	129	129	1880	129	129	1880	129	129
130	1880	1880	1880	130	130	1880	130	130	1880	130	130
131	1880	1880	1880	131	131	1880	131	131	1880	131	131
132	1880	1880	1880	132	132	1880	132	132	1880	132	132
133	1880	1880	1880	133	133	1880	133	133	1880	133	133
134	1880	1880	1880	134	134	1880	134	134	1880	134	134
135	1880	1880	1880	135	135	1880	135	135	1880	135	135
136	1880	1880	1880	136	136	1880	136	136	1880	136	136
137	1880	1880	1880	137	137	1880	137	137	1880	137	137
138	1880	1880	1880	138	138	1880	138	138	1880	138	138
139	1880	1880	1880	139	139	1880	139	139	1880	139	139
140	1880	1880	1880	140	140	1880	140	140	1880	140	140
141	1880	1880	1880	141	141	1880	141	141	1880	141	141
142	1880	1880	1880	142	142	1880	142	142	1880	142	142
143	1880	1880	1880	143	143	1880	143	143	1880	143	143
144	1880	1880	1880	144	144	1880	144	144	1880	144	144
145	1880	1880	1880	145	145	1880	145	145	1880	145	145
146	1880	1880	1880	146	146	1880	146	146	1880	146	146
147	1880	1880	1880	147	147	1880	147	147	1880	147	147
148	1880	1880	1880	148	148	1880	148	148	1880	148	148
149	1880	1880	1880	149	149	1880	149	149	1880	149	149
150	1880	1880	1880	150	150	1880	150	150	1880	150	150
151	1880	1880	1880	151	151	1880	151	151	1880	151	151
152	1880	1880	1880	152	152	1880	152	152	1880	152	152
153	1880	1880	1880	153	153	1880	153	153	1880	153	153
154	1880	1880	1880	154	154	1880	154	154	1880	154	154
155	1880	1880	1880	155	155	1880	155	155	1880	155	155
156	1880	1880	1880	156	156	1880	156	156	1880	156	156
157	1880	1880	1880	157	157	1880	157	157	1880	157	157
158	1880	1880	1880	158	158	1880	158	158	1880	158	158
159	1880	1880	1880	159	159	1880	159	159	1880	159	159
160	1880	1880	1880	160	160	1880	160	160	1880	160	160
161	1880	1880	1880	161	161	1880	161	161	1880	161	161
162	1880	1880	1880	162	162	1880	162	162	1880	162	162
163	1880	1880	1880	163	163	1880	163	163	1880	163	163
164	1880	1880	1880	164	164	1880	164	164	1880	164	164
165	1880	1880	1880	165	165	1880	165	165	1880	165	165
166	1880	1880	1880	166	166	1880	166	166	1880	166	166
167	1880	1880	1880	167	167	1880	167	167	1880	167	167
168	1880	1880	1880	168	168	1880	168	168	1880	168	168
169	1880	1880	1880	169	169	1880	169	169	1880	169	169
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197	1880	1880	1880	197	197	1880	197	197	1880	197	197
198	1880	1880	1880	198	198	1880	198	198	1880	198	198
199	1880	1880	1880	199	199	1880	199	199	1880	199	199
200	1880	1880	1880	200	200	1880	200	200	1880	200	200

APPENDIX (A) No. 4.

RETURN OF INSURANCES by BOARD'S OFFICERS, during the year 1878.

Name of Loan Fund.	Date of Inspection in 1878.	Date of last preceding Inspection.	Name of Loan Fund.	Date of Inspection in 1878.	Date of last preceding Inspection.
Kilrea (Special).	2nd Jan.	2nd Nov. 1877.	Rossera, No. 2.	21st June.	27th June 1877.
Somahate.	11th Jan.	22nd Jan. 1877.	Athy.	22nd June.	2nd July 1877.
Newtownswewart.	12th Jan.	19th Jan. 1877.	Portlargo.	28th June.	11th June 1877.
Castlederg.	17th Jan.	3rd Feb. 1877.	Thornstown.	2nd July.	10th July 1877.
Raphoe.	22nd Jan.	24th Jan. 1877.	Stoneyfield.	10th July.	11th July 1877.
Lettistown.	6th Feb.	30th Jan. 1877.	Callan.	15th July.	20th July 1877.
Omagh.	8th Feb.	7th Feb. 1877.	Edilsow.	16th July.	6th Sept. 1877.
Calduff.	13th Feb.	12th Jan. 1877.	Waterford.	17th July.	7th Sept. 1877.
Marble.	16th Feb.	10th & 11th Jan. 1877.	New Ross Band-club.	18th July.	8th Sept. 1877.
Camdorough.	21st Feb.	13th Jan. 1877.	New Ross National.	19th July.	10th Sept. 1877.
Drumquin.	4th Mar.	3rd Mar. 1877.	Ennisortilly.	20th July.	12th Sept. 1877.
Fintona.	8th Mar.	9th Mar. 1877.	Ballingham.	24th July.	15th Sept. 1877.
Drumree.	15th Mar.	7th Mar. 1877.	Kiltagna.	25th July.	15th Sept. 1877.
Trillick.	16th Mar.	13th Mar. 1877.	Mayno.	26th July.	19th Sept. 1877.
Oristown.	22nd Mar.	30th Mar. 1877.	Imaal.	27th July.	14th Sept. 1877.
Lisbellaw.	23rd Mar.	16th Mar. 1877.	Limerick Ferry and Jubilee.	9th Aug.	26th Sept. 1877.
Enniskillen.	29th Mar.	17th Mar. 1877.	Limerick Industrial.	10th Aug.	26th Sept. 1877.
Londonerry.	29th Mar.	24th April 1877.	Chahr.	22nd Aug.	28th Aug. 1877.
Kesh.	3rd April.	21st Mar. 1877.	Galbally.	24th Aug.	18th Aug. 1877.
Loch.	4th April.	22nd Mar. 1877.	Malrow.	27th Aug.	23th Aug. 1877.
Levinstown.	9th April.	27th Mar. 1877.	Fernsey.	28th Aug.	11th Aug. 1877.
Ballyguy.	25th April.	22nd April 1877.	Kantack.	29th Aug.	8th Aug. 1877.
Drumcliffe.	26th April.	21st April 1877.	Newmarket.	30th Aug.	9th Aug. 1877.
Sligo.	27th April.	20th April 1877.	Potharl.	6th Sept.	5th Sept. 1877.
Annaduff.	30th April.	21st April 1877.	Cashel.	10th Sept.	3rd Sept. 1877.
Edgeworthstown.	2nd May.	6th May 1877.	Miltownmillay.	12th Sept.	27th July 1877.
St. Mary's, Athlone.	3rd May.	2nd May 1877.	Ashmore.	13th Sept.	3rd Aug. 1877.
Athlone (Houseworn).	4th May.	1st May 1877.	Dundon.	18th Sept.	13th Aug. 1877.
Meate.	7th May.	4th May 1877.	Kinsale.	19th Sept.	14th Aug. 1877.
Longhore.	14th May.	9th May 1877.	Glenties.	20th Sept.	15th Aug. 1877.
Ballymagy (Special).	16th May.	24th Aug. 1877.	Tipperary.	21st Sept.	30th Aug. 1877.
Trimoe.	20th May.	23th May 1877.	Pontstown (Special).	9th Nov.	26th June 1876.
Abbeyfeix.	27th May.	31st May 1877.	Comilford.	28th Nov.	12th Oct. 1877.
Burrew.	31st May.	2nd June 1877.	Pomeroy.	29th Nov.	13th Oct. 1877.
Mountmala.	4th June.	31st June 1877.	Antrim.	12th Dec.	18th Oct. 1877.
Clara.	6th June.	16th May 1877.	Drumree.	13th Dec.	13th Oct. 1877.
Tellamore.	7th June.	18th May 1877.	Kells.	27th Dec.	15th Nov. 1877.
Maryborough.	11th June.	24th May 1877.	Ballymaguff.	29th Dec.	16th Nov. 1877.
Mountmellick.	13th June.	7th June 1877.			
Rossera.	19th June.	26th June 1877.			
Barrickmore.	20th June.	20th June 1877.			

APPENDIX (B) No. 1.

STATE OF THE COMMITTEE OF THE NOTES AND DEBENTURES ISSUED FOR 1878, and of RECEIPTS from all sources during same year.

The Committee to audit the above met on the 22nd day of February, 1879, for that purpose.

Your Committee find that there were . . . 61,300

Notes in Stock on 1st January, 1877.

That on the . . . February, 1878, were ordered, 150,000

Making to be accounted for, . . . 181,300

Of these were issued during 1878, . . . 102,700

Leaving in Stock on 1st January, 1879, . . . 78,600

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account, that £885 10s. 8d. for the 102,700 Notes issued in 1878 at 5d. each has been duly lodged to your credit at the Bank of Ireland.

Your Committee find that the number of the last Debentures issued in the year 1878 was 16,511

Deducting the number issued to 31st December, 1878, . . . 16,352

It will appear that . . . 159

Debentures were issued during 1878.

It will be seen by the annexed account, that £7 19s. for the 159 Debentures issued at 1s. each, has been duly lodged to the credit of the Board at the Bank of Ireland.

Your Committee find there were . . . 1,317

Deposit Cards in Stock on 1st January, 1878.

Of these were issued during 1878, . . . 6

Leaving in Stock on 1st January, 1879 . . . 1,311

Your Committee having examined the Stock at date of audit, and taken into account the Cards issued since

APPENDIX (B) No. 1—continued.

the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed accounts that £d. for the 6 Deposit Cards issued at 1d. each, has been duly lodged to the credit of the Board in the Bank.

Your Committee find the April and October dividends on your Funded Stock have been duly lodged to your credit, amounting to £88 13s. 1d.

These several sums, added to the balance in Bank on 1st January, 1878, give a total of £1,430 15s. 2d.

Your Committee find that drafts to the amount of

£833 5s. 4d. were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of . . . £1,430 15 2

Is to be deducted drafts for . . . 833 5 4

Which should leave a balance in

Bank, on 1st January, 1878, of . . . 587 9 10

Your Committee find that the Bank gives you credit for this balance.

(Signed) PATRICK SWEETMAN.

Account of Notes and Disbursements Made, and Expenditure for the Year 1878.				
1878:			£ s. d.	£ s. d.
Jan. 1,	To Balance in Bank (net), ...		—	488 0 2
	Lodgments for Notes, per Secretary, ...		846 13 4	
	Do. do. direct, ...		9 3 4	
				855 16 8
	Lodgments for Debitures, per Secretary, ...		7 12 0	
	Do. do. direct, ...		—	
				7 12 0
	Lodgments for Deposit Cards, per Secretary, ...		0 0 3	
	Do. do. direct, ...		—	
				0 0 3
April,	Dividend on General Stock of £3,344 3s. 7d., Less Income Tax, ...	230 3 4 0 12 7		
			49 10 9	
Oct.,	Dividend on Stock of £3,344 3s. 7d., Less Income Tax, ...	459 3 4 1 1 0		
			46 3 4	
				86 13 1
	Total, ...		—	1,430 15 2
	From which deduct year's drafts, ...		—	853 5 4
	Balance in Bank on 1st January, 1879, ...		—	587 9 10

ANALYSIS OF THE COMMITTEE ON THE GENERAL EXPENDITURE AND PETTY EXPENSE ACCOUNTS for the Year 1878.

The Committee appointed to audit the General Expenditure and Petty Expenses Accounts for 1878, met on the 24th day of February, 1879, for that purpose.

Your Committee report that no balance remained in the hands of Secretary for current Expenses at date of last audit.

Your Committee charged the Secretary with the sum of all Drafts drawn in 1878, making together a sum of £833 5s. 4d., as explained at foot.

Vouchers for all payments, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the sums correct.

	£ s. d.
The Balance in Secretary's hands, 1st January, 1878, ...	NIL.
Amount of Drafts drawn in 1878, ...	833 5 4
Deduct Expenditure as per annexed account, ...	833 5 4
Balance in Secretary's hands, 1st January, 1879, ...	NIL.

Account annexed to is in the Annexed Report, showing PARTICULARS of EXPENDITURE.

	£ s. d.
Salaries of Board's Officers, ...	730 0 0
Printing Preliminary Notes and Debitures, ...	53 18 0
Law Charges, ...	26 9 8
Inspector's Postage Account, ...	2 3 1
Petty Expenses, ...	2 17 1
Income Tax for Board's Officers, ...	8 15 0
Costs for Office, ...	3 4 2
Stationery supplied to the Board, ...	6 16 11
Total, ...	833 5 4

(Signed) JOHN LENTAGNE, ca.

APPENDIX (B) No. 2.

Showing ORDINARY INCOME and EXPENDITURE of the Board for 1877 and 1878.

1877.				1878.			
ORDINARY SOURCES OF INCOME.				ORDINARY SOURCES OF INCOME.			
Receipts for Notes and Debentures,	£	s.	d.	Receipts for Notes and Debentures,	£	s.	d.
Dividends on Stock,	833	15	10	Dividends on Stock,	833	15	11
	59	1	5		83	13	1
	2002 17 4				2002 6 0		
ORDINARY EXPENDITURE.				ORDINARY EXPENDITURE.			
Salaries,	750	0	0	Salaries,	700	0	0
Printing,	48	10	4	Printing,	55	10	10
Petty Expenses,	4	0	0	Petty Expenses,	5	17	1
Inspector's Postage Account,	3	13	6	Income Tax,	8	15	0
Extra Inspection Expenses,	—	—	—	Inspector's Postage Account,	2	3	1
Costs for Office,	2	17	0	Extra Inspection Expenses,	—	—	—
Law Charges,	17	10	1	Costs for Office,	3	4	3
Stationery,	4	17	4	Law Charges,	26	0	8
	2012 14 2			Stationery,	6	10	11
	2012 14 2				2002 3 4		
Excess of Ordinary Income over Ordinary Ex-	£182 3 1			Excess of Ordinary Income over Ordinary Ex-	£189 3 8		
penses for the year 1877,				penses for the year 1878,			

APPENDIX (C).

A List of the MEMBERS of the LOAN FUND BOARD, with the dates of their respective Appointments, and the Number of Attendances of each Member at the Meetings of the Board, for the Year ending 31st December, 1878.

N.B.—The Board held 17 Meetings during the Year 1878.

MEMBER'S NAME.	Date of Appointment.	Y. A.	MEMBER'S NAME.	Date of Appointment.	Y. A.
Rev. Thomas Hinder, A.M.,	10th Feb., 1841.	—	Henry Alexander Hamilton,		
John Lentaigre, Esq., A.M.,	"	13	Esq., J.P.,	10th Feb., 1874.	—
The Right Honourable the Earl		—	T. Maxwell Hutton, Esq., J.P.,	"	11
of Erse, F.R.S.,		—	Joseph B. O'Reilly, Esq., A.M.,	"	—
Walter Sweetman, Esq., J.P.,	20th Jan., 1846.	9	Richard Robert Wingfield,		
The Right Honourable Lord		—	Esq., J.P.,	31st Dec., 1875.	5
Talbot de Malahide,	28th Mar., 1854.	4	Hugh Tarpey, Esq., J.P.,	28th Oct., 1878.	2
The Right Honourable the Earl		—	Sir John J. Harris, Bart.	18 Nov., 1878.	—
of Balmora, F.R.S.E.,	14th April, 1858.	—			
The Right Honourable W. H. P.		—			
Cogan, M.P., F.R.S.,	12th April, 1850.	7	Comptroller—Joseph N. Lentaigre,		
M. P. D'Arcy, Esq., M.C.,	15th Feb., 1874.	—	Esq., J.P., 1, St. Dunmark-st.	1st Mar., 1878.	
Patrick Sweetman, Esq., J.P.,	"	13	Secretary—Rich. Robert Madden,		
			Esq., Dublin Castle,	19th Mar., 1880.	

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